

Opinion Research Corporation *Consumer Economic Survey*
Commissioned by eHealthInsurance
Summary of Results and Observations
Date of Survey: March 14-17, 2008

Paying Bills Late

- Respondents under the age of 65 were asked to choose one monthly bill that they would pay late if they couldn't pay all of them on time. Nearly half (47%) say they would pay their credit card bills late compared to 22% who would pay their utility bill late and 11% who would make a car payment late. Only 7% would make a health insurance payment late and 5% would pay their mortgage late.
- It is important to note that half of the respondents (51%) have gotten health insurance on their own. This means that they, and not the government or their employer, are responsible for the monthly premium. And yet only a small fraction would delay paying their monthly health insurance bill. Clearly Americans value having health coverage even if they have to pay for it themselves.
- Some interesting demographic differences of those under age 65 include:
 - Those in lower income households are a lot more likely to delay making a car payment (21%) than all respondents as a whole (11%) and this is also true when compared to any other income group.

Health Coverage – Getting it, Paying for it, Administering it

- Government involvement in providing or paying for health coverage is a key issue in the 2008 Presidential campaign. This is also an issue that splits the under 65 respondents of this survey evenly. Forty five percent would like the government to run the health insurance system and 49% would not.
 - Younger respondents between the ages of 18 and 24 are the most likely age group to want this type of government involvement. More than half of all other respondents age 25 and over do not want the government involved in this way.
 - Regionally, half (54%) of those in the Northeast want the government to run things. More than half (54%) of those in the South or Midwest do **not** want this type of government involvement. In the West respondents are evenly split.
 - Along income lines, half of those with household incomes of \$50,000 or less want government involvement (54%) and more than half of those with incomes of \$50,000 or more, do not (59%).
 - The more education the respondent has, the less likely they are to want the government involved. Seventy-three percent of those without a high school

degree want the government to run healthcare while only 35% of those with a college degree do.

- Half of the respondents under 65 want their health insurance controlled jointly by a combination of the government, their employer and themselves (52%). One third would like to control it themselves alone (35%) while 7% would like their employer to have control and 5% would like the government to control it. When compared side by side with the earlier question, it seems clear that Americans want government to be involved in providing health insurance, but not in control of it.
 - More women than men want their health care controlled by a combination of those three entities (57% vs. 47%).
- Raising taxes is always a controversial action. In this survey, half (56%) say they would be willing to pay higher taxes if it meant that all Americans could get health insurance and 41% say they are not willing.
 - Younger respondents aged 18-24 are the most likely to be willing to pay higher taxes to ensure that everyone has health coverage (73%). Among those aged 25-34 it is only 45%.
 - Also, 66% of those in the West say they are willing to pay higher taxes – far more than those in the Midwest (47%), Northeast (51%) or South (58%).
- Most Americans (74%) under 65 do not think that those who cannot afford health insurance should be required to buy it. Only 22% are in favor of such a requirement.
- Free medical treatment is considered a right, even for those with no medical insurance, by 73% of the respondents. Only 23% do not think the uninsured have this right.
 - The youngest respondents aged 18-24 are the most likely to think the uninsured have this right (94%) compared to all other age groups.
 - Guaranteed coverage is seen as a right for the uninsured by those with the lowest levels of household income (87%) or education (95%). By contrast, only 58% of those with household incomes of \$75,000 or more and 63% of those with a college degree think the uninsured have a right to free medical treatment.
- The great majority of respondents under 65 (81%) believe that the insured and the uninsured deserve equal medical treatment. Eighteen percent do not agree that the treatment in this case should be equal.
 - Women are more likely than men to think that equal treatment should be given regardless of insurance status (88% vs. 73%).

Purchasing Prescription Drugs from Another Country

- The issue of purchasing drugs from overseas is controversial and respondents have not made up their mind whether or not they would do this. Half of those under 65 (53%) said they would not, but 45% said they would do this.
 - Men are more likely than women to consider this option (51% vs. 40%).
 - The youngest respondents aged 18-24 are the least likely to consider this option especially when compared to those aged 55-64 (38% vs. 54%).
 - The likelihood of those in the Northeast to purchase drugs from overseas is a lot lower than it is among those in the West (37% vs. 53%).

Having Health Insurance

- The majority of respondents under 65 have health insurance (89%). Eleven percent do not. Of those who are insured, most get it through their work (70%). Ten percent are insured through a government program and 9% have insurance on their own.
 - Not having health insurance seems to be a function of household income and education. Only two-thirds of those in households with less than \$25,000 in income have insurance compared to every respondent in the survey who says they make over \$75,000 a year.
 - Also, only 79% of those with less than a high school education has insurance compared to 93% of those with a college degree.
- Among those under 65 who have insurance, more than half (51%) got their insurance on their own either because they need it (18%) or they are afraid of not having it (33%). Forty-six percent of the respondents have it because it is provided by the government or their employer.
- The perception of the respondents is that what they pay for health insurance is about right considering the quality and quantity of what they receive. Forty-three percent of those under age 65 who have insurance say what they pay is about right. One-third (37%) think it is too high and only 1% say it is too low.
 - Those in the Northeast are more likely than any other region to think they are paying too much (49%) compared to only 28% of those in the West, 33% of those in the Midwest or 39% of those in the South.
- Among the health care worries that younger Americans under the age of 65 have are losing their health insurance (68%) or having to cancel it because it is too expensive (56%).
 - The fear of losing their health insurance is higher among those age 18-24 (82%) and also those age 25-34 (74%).
 - Losing health coverage is also a concern for those with household incomes of less than \$25,000 (87%).

Most Won't Go Without Health Insurance if They Can't Afford it

- When faced with the prospect of not being able to afford health insurance, 89% would do something to ensure that they can keep it. Half (52%) would look for cheaper health insurance, about half (48%) would re-budget and spend less on something else, and a third would take a second job to pay for it. Only 9% would go without their health insurance.
- If they were faced with the prospect of not having health insurance, those under age 65 who do currently have insurance would come up with a wide variety of ways to seek medical treatment anyway. One third would go to a free clinic (35%) or keep going to their regular doctor (34%). About one in 10 would use an emergency room (11%) or rely on natural remedies (8%). A similar proportion would do nothing (10%).
 - The youngest respondents aged 18-24 are the least likely to say they would continue going to their doctor (25%) especially when compared to those age 55-64 (43%).
 - Those with household incomes of \$75,000 or more are also more likely to continue to keep going to their own doctor than are those with household incomes of less than \$25,000 (23%).
- Among those who have insurance through an employer, more than half could not afford to pay for it themselves if they were to lose it (58%). Only 41% would be able to pay for their employer-provided health care if they were to lose it.
 - Men under age 65 who have employer-provided health care are more likely than women to think they could pay for it on their own if they were to lose it (47% vs. 35%).
 - Among those with household incomes of less than \$25,000, only 9% say they could afford to pay for it on their own compared to 60% of those with household incomes of \$75,000 or more.
 - Similarly, only 35% of those with less than a high school education could pay for their own insurance compared to 50% of those with a college degree.

Methodology

This report was created by Opinion Research Corporation. It presents the findings of a telephone survey among a national probability sample of 1,005 adults comprising 504 men and 501 women 18 years of age and older, living in private households in the continental United States. Participants were asked a series of multiple choice questions related to age, income, and health insurance concerns. Completed interviews were weighted by four variables: age, sex, geographic region, and race, to ensure reliable and accurate representation of the total population, 18 years of age and older. Opinion Research estimates the margin of error for results based on the total survey is plus or minus three percentage points.

The methodology , results and observations contained in this report are those of Opinion Research Corporation only and do not necessarily represent the views of eHealthInsurance. eHealthInsurance paid to have the survey conducted, but did not otherwise participate in the survey, select survey participants, lend analysis or otherwise contribute to the report's results and is not responsible for its content .